Summary of Cover

Below are some of the main features, exclusions and limits which apply to this travel insurance.

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per insured person	Excess per insured person, per claim, per trip
Cancelling or coming home early	Refund of your own personal and non-recoverable travel and accommodation costs; or Proportionate refund of your unused and non-recoverable accommodation costs and, where applicable, reasonable costs to return home.	• Pre-existing medical conditions unless listed as an "Accepted condition" or disclosed to and accepted by us. • Any awareness, at the time of booking your trip, of possible reasons that could prevent you from travelling or continuing your trip.	Up to £5,000	£50
Travel Disruption	**Travel Delay after Check-in** A benefit if your pre-booked transport is delayed for more than 12 hours on your outward journey from the UK	• You must have checked in at the specified time.	£50 for each 12 hours you are delayed up to a maximum of £250	Nil
	Missed Departures Cover for extra travel and accommodation costs if you miss your pre-booked transport.	• You cannot claim the benefit for a missed departure if your trip is solely within the UK, Channel Islands or Isle of Man. • Any claim for a missed departure for a trip which was not pre-booked before you left the Channel Islands or Isle of Man • Any claim if you have not left sufficient time to reach your destination.	Up to £1,000 for missed departure	Nil
	Enforced Stay Abroad Cover if you are unable to return home on your scheduled return date due to airport, port or airspace closure.	• Any payment if you have not purchased a return ticket or confirmed your return date with your travel provider before the claim arises.	£100 for each full 24 hours that you are unable to return home up to a maximum of £1,500	Nil
Emergency Medical and Associated Expenses	Cover for emergency medical treatment and if necessary repatriation.	• Pre-existing medical conditions unless listed as an "Accepted condition" or disclosed to and accepted by us.	Up to £10,000,000 Lower limits apply for some associated expenses	£50
Accidental Death or Permanent Disability	Death, loss of limbs/sight or permanent total disablement following an accidental injury.	• Sickness, disease, nervous shock or a naturally occurring condition or degenerative process.	Up to £50,000 (£1,000 death benefit if aged under 16)	Nil
Legal Expenses	Cover to pursue a civil claim if you suffer personal injury or death during your trip.	• Any costs before your claim has been accepted.	Up to £50,000	Nil
Personal Liability	Cover for your legal liability if you cause accidental injury or death to third parties, or damage to their property.	• Claims arising from your job or the use of animals, firearms, motorised vehicles, vessels or aircraft.	Up to £2,000,000	£50 damage to temporary holiday accommodation
Your Possessions	**Delayed Baggage** A benefit to replace temporarily lost essential items.	• Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft. • Money or valuables not carried in your hand baggage whilst you are in transit. • Theft claims from locked property or motor vehicles when there is no evidence of forcible and violent entry. • Theft claims from unattended motor vehicles unless your belongings are left out of view.	Up to £150 for delayed baggage	Nil
	Baggage and personal money Cover for loss, theft or damage of your baggage, personal money or travel documents.		Up to £1,500 for baggage Up to £400 for any individual item Up to £500 for personal money	£50 baggage and personal money
	Emergency Travel Documents Cover for the cost of an emergency passport or visa and travel and accommodation costs if you cannot use your return ticket.		Up to £750 emergency travel document expenses	Nil
Winter Sports Cover	Cover for loss, theft or damage to winter sports equipment. Also covers additional benefits for delays due to avalanche, ski pack, piste closure or injury or illness.	• Winter sports equipment left in a motor vehicle. • Damage to hired winter sports equipment while being used. • Theft claims from locked property when there is no evidence of forcible or violent entry.	Up to £500 equipment Up to £200 avalanche delay Up to £300 piste closure Up to £500 ski pack	£50 for equipment